



Delivering Value

JANUARY 2020

Alliance Will Donate \$5 to The Little Bit Foundation for Each New Member

Alliance will now donate \$5 to **The Little Bit Foundation** for each new membership it opens. This will be an ongoing charitable partnership with The Little Bit Foundation, who does great work in breaking down barriers to learning for underrepresented St. Louis children by providing goods and services such as socks, underwear, shoes, books, coats, as well as dental and vision services.

“We are thrilled by our partnership with Alliance Credit Union and its members,” said Rosemary Hanley, CEO and Co-Founder of The Little Bit Foundation. “This campaign will help

further our mission to break down barriers to learning and close the achievement gap of underrepresented student populations in St. Louis. Little Bit exists because of the generosity and involvement of people that care about the hopes and dreams of all our children.”

Why The Little Bit Foundation?

Reports reveal that child poverty in the state of Missouri has risen 66% in the last decade, and it impacts 39% of children in the City of St. Louis. This means they likely come to school hungry and without a coat; they don't have shoes that fit, have never seen a



dentist or worn eyeglasses to correct a vision problem, and they have lives of constant change and crisis.

To make a tax-deductible donation or to donate your time, please visit www.thelittlebitfoundation.org/.

How to Apply for our College Scholarships

Alliance realizes educational opportunities can increase our members' chances for enjoying financial security in their lives.

Our annual Dennis J. Sommer Scholarship for Excellence in Education program recognizes students for their achievements and provides future opportunities to those who are serious about learning and continuing their education. Since its 1997 inception, Alliance's scholarship program has awarded more than \$85,000 in college scholarships to date.

As part of our continuing support of higher education, applications for our annual scholarship program will be available **Friday, January 3rd**, at any branch or available to download from our website at:

www.alliancecu.com/Scholarship.html

Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2020/21

**Applications are due by Friday,
February 28th, 2020**

Winners will be notified in early March and will be honored at our 72nd Annual Membership Meeting on Monday, March 30, 2020.

Questions?

Please call us at (636) 343-7005, option 0 or email us at talktous@alliancecu.com.



Delivering Value, Enriching Lives

RATES

As of 01/02/2020

Delivering Value, Enriching Lives



Lower Loan Rates

New Autoas low as 3.24% APR*
 Used Autoas low as 3.24% APR*
 New Boat/RVas low as 5.25% APR*
 Used Boat/RVas low as 5.25% APR*
 New Motorcycle/ATVas low as 5.00% APR*
 Used Motorcycle/ATVas low as 5.00% APR*
 Home Equity Line of Credit....as low as 5.50% APR*

Home Loans Call 636-343-7005, option 3 or visit www.alliancecu.com to apply online.

*APR = Annual Percentage Rate

Higher Deposit Rates

Certificates of Deposit

6 Months 1.21% APY*
 12 Months 1.91% APY*
 24 Months 2.26% APY*
 36 Months 2.42% APY*
 36 Months with Rate Bump Option..... 2.26% APY*
 48 Months 2.51% APY*
 48 Months with Rate Bump Option..... 2.36% APY*
 Includes Booster Bump: new bump rate +5 bp
 60 Months 2.76% APY*
 60 Months with Rate Bump Option..... 2.61% APY*
 Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,99996% APY*
 \$25,000 to \$49,999 1.05% APY*
 \$50,000 to \$74,999 1.14% APY*
 \$75,000 to \$99,999 1.23% APY*
 \$100,000 and greater 1.31% APY*

IRA Savings

\$100 to \$4,99950% APY*
 \$5,000 to \$24,99960% APY*
 \$25,000 to \$49,99970% APY*
 \$50,000 to \$74,99980% APY*
 \$75,000 to \$99,99995% APY*
 \$100,000 and greater 1.20% APY*

*APY = Annual Percentage Yield. All rates subject to change at any time.

Privacy Policy Notice:

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed in 2020, and you may review our policy and practices with respect to your personal information at www.alliancecu.com/privacy-policy/ or we will mail you a free copy upon request if you call **636-343-7005, option 0**.

Annual Disclosure for VISA Check Card Transactions Processed as Non-VISA Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. Your Visa debit card also allows you to conduct transactions on the Star and CO-OP debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions. Please contact us with any questions.

Branch Holiday Closure

We will be closed on Monday,
 January 20th to observe
 Martin Luther King Day.



636-343-7005, Option 0 • 800-541-6131
 Tel-A-Connect: 800-714-3319 • Online Chat Available
www.alliancecu.com • talktous@alliancecu.com

Fenton 24/7 ATM
 1280 S. Highway Dr.
 Fenton, MO 63026

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Drive-up:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

Jennings 24/7 ATM
 9050 W. Florissant Ave.
 St. Louis, MO 63136

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Drive-up:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

Hazelwood 24/7 ATM
 6250 Howdershell Rd.
 Hazelwood, MO 63042

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Drive-up:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

O'Fallon 24/7 ATM
 1051 Hwy. K
 O'Fallon, MO 63366

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

Drive-up:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

O'Fallon 24/7 ATM
 1167 Bryan Rd.
 O'Fallon, MO 63366

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon

St. Louis 24/7 ATM
 5011 Hampton Ave.
 St. Louis, MO 63109

Office Hours:
 Mon. - Fri. 9 am - 5:30 pm
 Saturday 9 am - noon



Call Center

Operating Hours:
 Mon. - Fri. 8:30 am - 5:30 pm
 Saturday 8:30 am - 12:30 pm

